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L6: Entry 5 of 6

File: PGPB

Jul 11, 2002

DOCUMENT-IDENTIFIER: US 20020091550 A1

TITLE: System and method for real-time rating, underwriting and policy issuance

Current US Classification, US Primary Class/Subclass:  
705/4Summary of Invention Paragraph:

[0025] A process according to the present invention, as may be implemented in the typical system briefly described above, will include several steps in providing real-time rating, underwriting and policy issuance. Accordingly, identification information associated with a particular applicant is received. A connection is established with one or more information sources that may have data related to the applicant that may be relevant to the real-time rating and underwriting of an insurance policy for the applicant. A request for relevant data is transmitted over the respective connections; such request will typically include some request data derived from the identification information associated with the particular applicant so that the information sources can locate and supply any available relevant data. The relevant data is received from the information sources and aggregated. Based upon the received relevant data, an offer of insurance is generated for the particular applicant. In some instances, the generated offer may be a statement indicating a denial, which may result from a lack of sufficient relevant information or a determination that the applicant does not meet coverage requirements. In other instances, an offer may be made despite lack of particular relevant information; in which case, the offer generation may factor this lack into the offer generation process. Some embodiments may utilize a dynamic pricing factor in the offer generation process. Dynamic pricing is a competitive strategy that complements the seller's business objectives by finding the optimal tradeoff between a customer's likelihood to accept an offer and the revenue value of that offer. In contrast to current insurance industry practice, dynamic prices can be generated without an explicit understanding of the underlying customer characteristics. Instead, indicators or signals are derived from demand and consumption information captured at customer contact points. Prices are adjusted based on what consumer behavior reveals about price sensitivity. The generated offer is then communicated to the applicant via an offer output device such as a user computer, a facsimile, a telephone or other suitable mechanism.

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